

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

In re: JOB H VAN LEUSDEN	§	Case No. :12-bk-12493
	§	
	§	
Debtor(s)	§	

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/15/2012.
- 2) The plan was confirmed on 07/11/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/19/2012.
- 5) The case was completed on 01/17/2017.
- 6) Number of months from filing or conversion to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$154,472.64.
- 10) Amount of unsecured claims discharged without full payment: \$442,864.23.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor(s)	\$ 177,254.49	
Less amount refunded to debtor(s)	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 177,254.49</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 32,596.50	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 14,421.16	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 47,017.66</b>
Attorney fees paid and disclosed by debtor(s):	\$ 2,403.50	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
WELLS FARGO BANK	Uns	24,656.63	34,286.89	34,286.89	14,451.03	0.00
AMERICAN HONDA FINANCE CORP	Sec	10,486.79	8,252.88	0.00	0.00	0.00
SUBURBAN PROPANE	Uns	90.00	530.00	530.00	223.42	0.00
AMERICAN INFOSOURCE LP	Uns	10,247.86	12,234.63	12,234.63	5,156.51	0.00
AMERICAN INFOSOURCE LP	Uns	2,952.00	3,722.83	3,722.83	1,569.05	0.00
BERKS COUNTY TAX CLAIM	Sec	7,243.93	7,298.92	7,298.92	7,298.92	0.00
MERRICK BANK	Uns	22,560.00	19,808.78	19,808.78	8,348.80	0.00
DITECH FINANCIAL LLC	Sec	98,475.00	121,335.05	0.00	0.00	0.00
M&T CREDIT CORPORATION	Uns	1,200.00	1,286.95	1,286.95	542.52	0.00
CITY OF READING	Sec	975.64	1,185.26	1,185.26	1,185.26	0.00
CITY OF READING	Sec	1,684.91	3,050.51	3,050.51	3,050.51	0.00
CITY OF READING	Sec	255.09	394.09	394.09	394.09	0.00
CITY OF READING	Sec	963.53	155.09	155.09	155.09	0.00
CITY OF READING	Sec	0.00	274.59	274.59	274.59	0.00
AMERICAN INFOSOURCE LP	Uns	729.93	715.79	715.79	301.73	0.00
AMERICAN INFOSOURCE LP	Uns	861.08	837.21	837.21	352.94	0.00
CHARLES J PHILLIPS ESQ	Lgl	0.00	35,000.00	32,596.50	32,596.50	0.00
ARCADIA RECOVERY BUREAU	Pri	0.00	390.50	390.50	390.50	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BECKET & LEE, LLP	Uns	2,556.00	2,530.57	2,530.57	1,066.56	0.00
PENNYMAC LOAN SERVICES LLC	Sec	42,224.24	45,772.00	4,570.17	3,792.52	0.00
DITECH FINANCIAL LLC	Sec	79,406.00	79,907.76	2,531.31	2,531.31	0.00
PORTFOLIO RECOVERY	Uns	27,800.00	27,706.38	27,706.38	11,677.41	0.00
PORTFOLIO RECOVERY	Uns	7,200.00	7,149.02	7,149.02	3,013.12	0.00
FEDERAL NATL MG ASSN/FANNIE	Sec	59,657.39	54,500.00	5,167.10	5,167.10	0.00
FEDERAL NATL MG ASSN/FANNIE	Sec	47,843.85	38,000.00	5,217.08	5,217.08	0.00
NATIONSTAR MORTGAGE LLC	Sec	46,227.75	34,000.00	4,290.13	4,290.13	0.00
DITECH FINANCIAL LLC	Sec	84,593.00	100,015.38	0.00	0.00	0.00
JP MORGAN CHASE BANK NA	Sec	129,073.00	123,520.47	0.00	0.00	0.00
FEDERAL NATL MG ASSN/FANNIE	Sec	94,750.64	101,327.48	8,829.41	8,829.41	0.00
SOVEREIGN BANK	Uns	62,024.40	59,602.30	59,602.30	25,120.64	0.00
CITY OF READING	Sec	255.09	393.77	393.77	393.77	0.00
CITY OF READING	Sec	0.00	572.55	0.00	0.00	0.00
CITY OF READING	Sec	0.00	572.55	0.00	0.00	0.00
WELLS FARGO BANK NA	Sec	26,582.55	29,943.16	6,227.50	6,227.50	0.00
DITECH FINANCIAL LLC	Sec	107,509.97	106,802.18	0.00	0.00	0.00
M&T CREDIT CORPORATION	Sec	50,011.04	49,770.21	0.00	0.00	0.00
TLM FINANCIAL, LLC	Sec	30,000.00	NA	NA	0.00	0.00
ACCOUNT RECOVERY	Pri	390.50	NA	NA	0.00	0.00
CITY OF READING	Pri	943.15	NA	NA	0.00	0.00
CAPITAL ONE	Uns	10,100.00	NA	NA	0.00	0.00
CENTRAL PORTFOLIO CONTROL	Uns	3,040.92	NA	NA	0.00	0.00
CHASE BANK	Uns	13,500.00	NA	NA	0.00	0.00
DEANNA YODER	Uns	250,000.00	NA	NA	0.00	0.00
DEPT OF THE TREASURY	Uns	38,047.68	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Uns	6,100.00	NA	NA	0.00	0.00
NORTH SHORE AGENCY	Uns	730.00	NA	NA	0.00	0.00
PIONEER CREDIT RECOVERY INC.	Uns	1,320.68	NA	NA	0.00	0.00
PRO-CONSULTING SERVICES, INC.	Uns	6,092.37	NA	NA	0.00	0.00
SOTNELEIGH RECOVERY ASSOC.,	Uns	2,695.34	NA	NA	0.00	0.00
FEDERAL NATL MG ASSN/FANNIE	Sec	55,146.75	40,000.00	0.00	0.00	0.00
FEDERAL NATL MG ASSN/FANNIE	Uns	0.00	21,864.94	21,864.94	9,215.32	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 49,584.93	\$ 48,807.28	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 49,584.93	\$ 48,807.28	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 390.50	\$ 390.50	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 390.50	\$ 390.50	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 192,276.29	\$ 81,039.05	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 47,017.66	
Disbursements to Creditors	\$ 130,236.83	
<b>TOTAL DISBURSEMENTS:</b>		\$ 177,254.49

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 04/24/2017

By: /s/ Frederick L. Reigle, Esq.  
STANDING CHAPTER 13 TRUSTEE

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.